

In re:  
Kristy Bernard  
Debtor

Case No. 21-12301-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 02, 2022

User: admin  
Form ID: 155

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2022:

Recip ID	Recipient Name and Address
db	+ Kristy Bernard, 216 Folin Street, Coatesville, PA 19320-6634
14632537	+ Aurora Financial Group, Inc., C/O Rebecca Solarz, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14633678	Nelnet obo Ascendium Education Solutions, Inc., Ascendium Education Solutions, Inc., PO Box 8961, Madison WI 53708-8961
14630806	+ Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
14640962	+ Nissan-Infiniti LT, PO Box 9013, Addison, Texas 75001-9013
14630808	+ RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
14646040	+ RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715-0200
14630810	+ Wells Fargo Bank NA, Attn: Wells Fargo Bankruptcy, 435 Ford Road, Suite 300, Saint Lewis Park, MN 55426-4938
14634669	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14630799	Email/Text: fas.bankruptcy@fiserv.com	Feb 03 2022 09:30:00	Brookline Bank, Pob 61787, King Of Prussia, PA 19406
14630800	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 03 2022 09:35:36	Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14630801	+ Email/Text: DSLBKYP@discover.com	Feb 03 2022 09:31:00	Discover Student Loans, Attn: Bankruptcy, Po Box 30948, Salt Lake City, UT 84130-0948
14631983	+ Email/Text: DSLBKYP@discover.com	Feb 03 2022 09:31:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
14633328	Email/PDF: pa_dc_claims@navient.com	Feb 03 2022 09:35:35	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14630802	+ Email/PDF: pa_dc_claims@navient.com	Feb 03 2022 09:35:30	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barr, PA 18773-9640
14630804	+ Email/Text: electronicbkydocs@nelnet.net	Feb 03 2022 09:31:00	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
14640962	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Feb 03 2022 09:30:00	Nissan-Infiniti LT, PO Box 9013, Addison, Texas 75001-9013
14635333	+ Email/Text: bankruptcy@bbandt.com	Feb 03 2022 09:30:00	SunTrust Bank now Truist Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
14630809	+ Email/Text: bankruptcy@bbandt.com	Feb 03 2022 09:30:00	Suntrust Bank, Attn: Bankruptcy, Mc Va-Rvw_6290 Pob 85092, Richmond, VA 23286-0001

TOTAL: 10

## BYPASSED RECIPIENTS

District/off: 0313-2

User: admin

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14630803	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barr, PA 18773-9640
14630805	*+	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
14630807	*+	Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2022 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Kristy Bernard brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor Aurora Financial Group Inc. bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Kristy Bernard  
Debtor(s)

Chapter: 13  
Bankruptcy No: 21-12301-amc

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***ORDER CONFIRMING PLAN UNDER CHAPTER 13***

AND NOW, this February 2, 2022 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Ashely M. Chan  
Judge ,  
United States Bankruptcy Court